

CLAIMS

WHAT IS CLAIMED IS:

1. A system for performing brokerage and other financial services comprising:

5 an ATM network comprising a plurality of data terminals having cash dispensing capabilities, said ATM network providing a plurality of financial services to customers through said data terminals including cash withdrawals from customer banking accounts and transfers
10 between customer accounts;

a brokerage system operatively connected to said ATM networks through said at least one host system, said brokerage system including:

15 means for maintaining records corresponding to customer brokerage accounts;

means for obtaining securities price information upon a request made with said data terminals; and

20 means for buying and selling securities held on behalf of customers upon a request made with said data terminals.

25 2. The system for performing brokerage and other financial services as set forth in claim 1 wherein said brokerage system further includes means for evaluating current value of respective customer securities holdings based on said securities price information.

30 3. The system for performing brokerage and other financial services as set forth in claim 1 wherein said securities price information is obtained substantially in real time.

4. The system for performing brokerage and other financial systems as set forth in claim 1 said securities include stocks, bonds, and mutual funds.

5 5. The system for performing brokerage and other financial systems as set forth in claim 1, further comprising means for cross referencing a security symbol with other information, including a security name, in response to a customer request.

10 6. In an integrated network including a plurality of ATMs, a host system for servicing said ATMs, and a brokerage system which maintains user brokerage accounts, a method for providing brokerage services to users with said ATMs comprising:

15 receiving identification data from a user through an ATM and verifying said identification data based on stored records, said step including verifying that said brokerage system maintains a brokerage account on behalf of the user;

20 providing the user with an option displayed with said ATM to conduct brokerage transactions or other financial transactions;

receiving selection data provided from a user through said ATM, said selection data indicating selection of a brokerage transaction option;

25 providing the user with an option displayed with said ATM to trade securities held in said brokerage account;

30 upon selection of said option to trade securities by the user, obtaining an order request from said user to trade a security held on behalf of the user and forwarding said order request for completion at an exchange at which said security is traded;

providing the user with an option displayed with said ATM to determine current value of a plurality of securities;

5 upon selection of said option to determine current value of a plurality of securities, obtaining a current value for a selected one of said plurality of securities and displaying said current value to the customer with said ATM; and

10 computing a total current value for each security held on behalf of the user based on said information maintained in said brokerage account and displaying said total current value to the user with said ATM.

15 7. The method according to claim 6 wherein said securities include stocks, bonds, and mutual funds.

8. The method according to claim 6 wherein said ATM includes a touch screen display whereby each option provided to the user is displayed on said touch screen display.

20 9. The method according to claim 6 wherein said current value is provided substantially in real time.

25 10. The method according to claim 6 wherein said ATM includes a touch screen display whereby each option provided to the user is displayed on said touch screen display.

30 11. The method according to claim 6 further includes the step of cross-referencing a security symbol with other information, including a security name, in response to a user request.

12. An integrated financial system comprising:
an automated teller machine for providing a
customer interface to the financial system, said
automated teller machine including processor means, input
5 means for receiving customer information from a customer,
display means for displaying information to the customer,
and a dispenser mechanism, wherein said processor means
receives said customer information and controls said
display and said dispensing mechanism;

10 first communication means for remote
transmission of first data from said automated teller
machine;

15 a front end processor system coupled to said
first communication means, said front end processor
system interpreting said first data from said automated
teller machine and providing second data to said
automated teller machine whereby said front end processor
system controls a plurality of customer interactive
processes implemented through said automated teller
20 machine processor means;

second communication means for transmission of
third data from said front end processor system; and

25 a brokerage system receiving said third data
from said front end processor system through said second
communications means and providing fourth data thereto,
wherein said brokerage system maintains a record
corresponding to a brokerage account, said record
including indicia of number and type of securities held
on behalf of the customer and wherein said brokerage
30 system receives trade orders from the customer through
said automated teller machine and said front end
processor system and places orders to implement said
orders.

13. An integrated financial system according
35 to claim 12 further comprising a quotation system for

providing securities price information substantially in real time to the customer through said brokerage system, said front end processor system and said automated teller machine.

5 14. An integrated financial system according to claim 13 further comprising means to compute a current value of securities held on behalf of a customer based on said securities price information, wherein said current value is displayed to the customer with said automated teller machine upon request of the customer.

10 15. An integrated financial system according to claim 12 wherein said securities include stocks, bonds, and mutual funds.

15 16. An integrated financial system according to claim 12 wherein said customer interactive processes include dispensing cash to a customer with said automated teller machine, displaying account balances with said automated teller machine, and requesting transfers between customer accounts.

20 17. An integrated financial system according to claim 12 wherein said display means and said input means comprise a touch screen display.

25 18. An integrated financial system according to claim 12 further comprising means for cross referencing a security symbol with other information, including a security name, in response to a customer request.

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